

Small Business Updates Webinar

Wednesday, January 14th | 12pm-1pm

Moderator: Sarah Domondon, Office of Economic Development



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Agenda

- I. Intros + housekeeping
- II. COVID-19 Public Health update
- III. SBA Funding Updates
- IV. Small Business Relief Updates
- V. SDOT Permit Options



Housekeeping items

- Today's webinar is being recorded and is scheduled to last 1 hour, including Q & A
- All participants will be muted to enable the speakers to present without interruption
- Questions can be submitted any time via the 'Questions' screen on the GoToWebinar control panel; *please only use chat box for logistical purposes.*
- Slides and a recording of this presentation will be available 1-2 days after the webinar on bottomline.seattle.gov
- Calls will be scheduled weekly for the next 5 weeks 11am-12pm



Today's presenters

Kirsten Wysen, MHSA

Policy Analyst, Health Policy & Planning, Director's Office Public Health-Seattle & King County

AJ Cari

Small Business Advocate, Office of Economic Development, City of Seattle

Casey Rogers

SDOT Street Use, Public Space Management, Department of Transportation

Domonique Meeks

Small Business Advocate, Office of Economic Development, City of Seattle



COVID-19 Public Health Updates

Seattle King County Public Health

Kirsten Wysen, Seattle King County Public Health



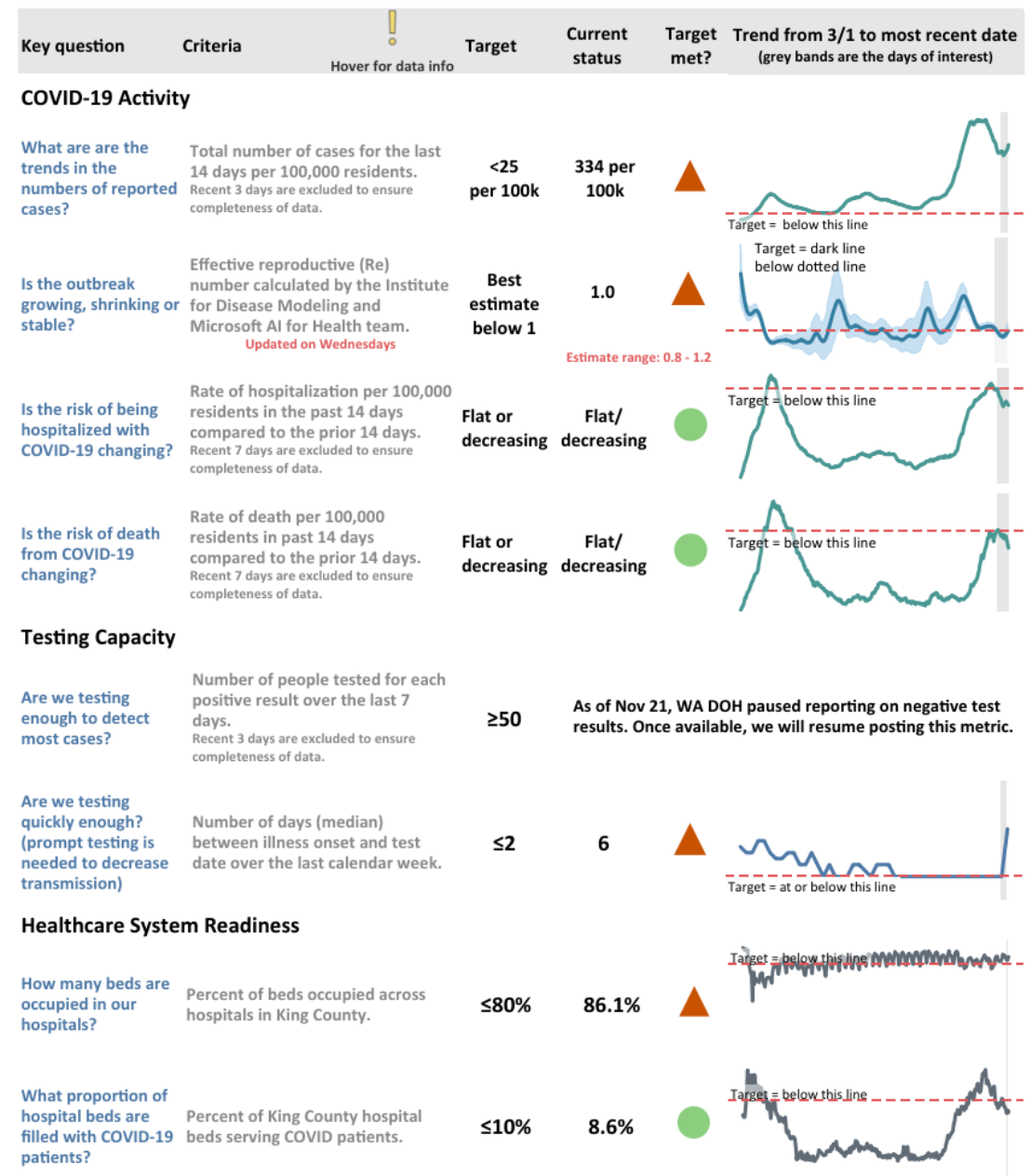
Where do we stand today in King County?

- Cases are very high. The 14-day incidence rate is over 250/100K; our goal is less than 25/100K. Hospitalizations are also increasing to the highest level since April.
- Avoid gathering indoors, wear masks, increase ventilation, stay six feet apart, get tested at the first sign of illness or close contact of a known case. It's more important than ever.
- Black, Indigenous and people of color continue to experience disproportionate impacts of COVID-19.
- The most common presumed exposures include household transmission, community & social gatherings, and non-health-care workplaces.
- Vaccine is arriving in King County. Workers at high risk in health care settings and longterm care facilities are prioritized in this initial vaccine roll out.
- New testing sites are being added regularly. New sites in Enumclaw and Bellevue have recently come online. New vaccine sites are being added by King County and others.



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See all COVID-19 data dashboards at www.kingcounty.gov/covid/data





Healthy Washington

Roadmap to Recovery

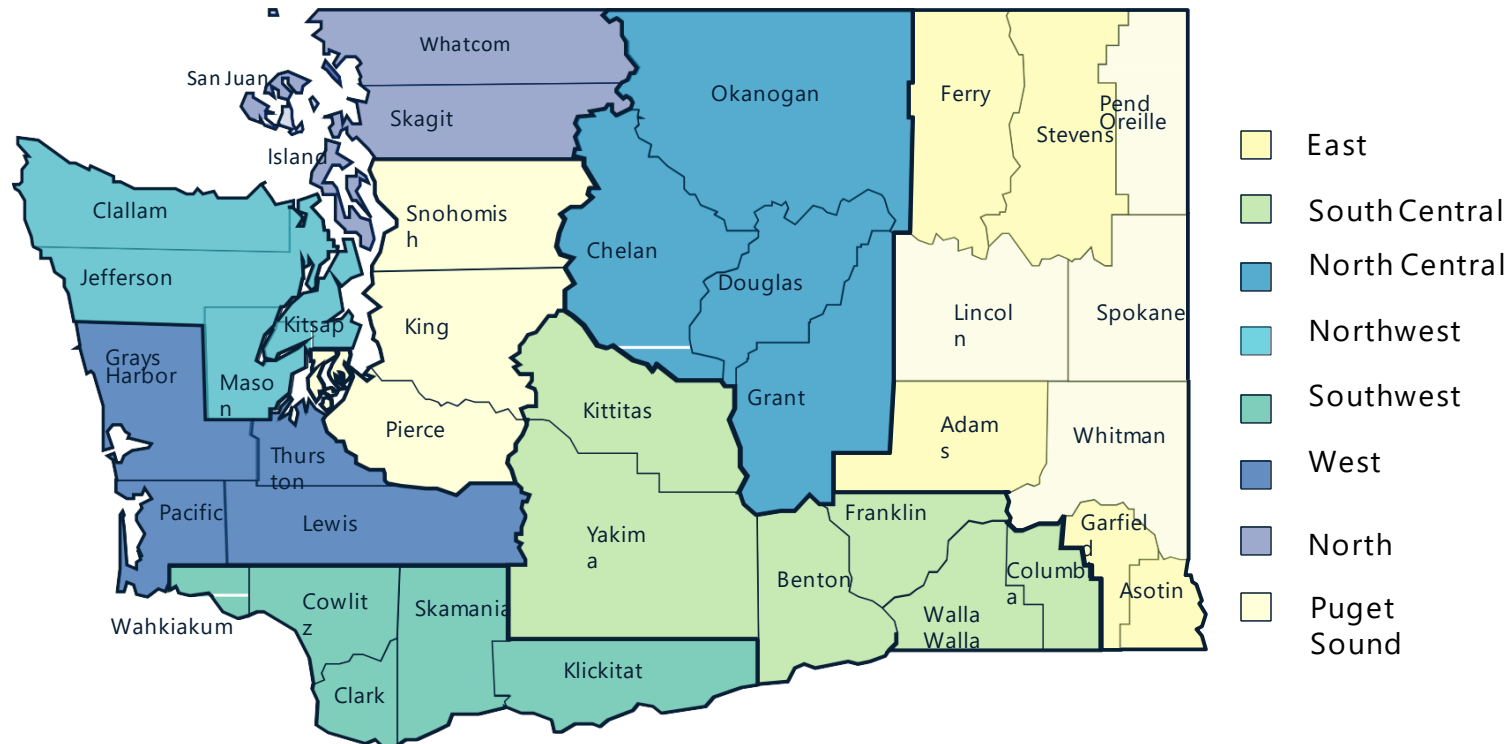
ISSUED BY THE OFFICE OF THE GOVERNOR | January 8, 2021



Healthy Washington - Roadmap to Recovery

Regional Approach

Effective January 11, 2021, the State of Washington is launching Healthy Washington – Roadmap to Recovery which will use a regional approach for its upcoming phased recovery plan. These regions are largely based on the Emergency Medical Services (EMS) regions used for evaluating healthcare services given the concern for COVID-19’s potential impact on the healthcare system. These regions are designed based on the available health care services in the area which has a strong connection to the metrics we will be using for COVID-19 hospitalizations, case data, and general mobility of individuals.



Metrics

On each Friday, DOH will update the Healthy Washington – Roadmap to Recovery dashboard with the latest data and region phase designations. A region may move into a new phase (forward or backward) if their metrics meet the criteria using the most recent complete data. This move will take effect the Monday after the dashboard is updated.

In the Roadmap to Recovery, there are four metrics in total – two metrics that measure community disease levels (i.e., trends in case rates, test positivity) and two that measure health system capacity (i.e., trends in COVID-19 hospital admission rates, ICU occupancy).

All four of these metrics must be met in order to move forward from Phase 1 to Phase 2.

- Decreasing trend in 14-day rate of new COVID-19 cases per 100K population;
- Decreasing trend in 14-day rate of new COVID-19 hospital admissions per 100K population;
- Average 7-day percent occupancy of ICU staffed beds less than 90%; and,
- 7-day percent positivity of COVID-19 tests less than 10%

In order to remain in Phase 2, a region must continue meeting at least three of these four metrics.

- Decreasing or flat trend in 14-day rate of new COVID-19 cases per 100K population;
- Decreasing or flat trend in 14-day rate of new COVID-19 hospital admissions per 100K population;
- Average 7-day percent occupancy of ICU staffed beds less than 90%; and,
- 7-day percent positivity of COVID-19 tests less than 10%

If a region in Phase 2 regresses and no longer meets any three or more of the metrics, the region – including all the counties within – will move back to Phase 1 on the following Monday.

In sum, a region that meets three or four of the Phase 2 metrics will remain in phase 2. A region that meets zero, or only one or two of the Phase 2 metrics will move back to phase 1.

DOH and the LHJs within the regions reserve the right to move a region backward (e.g., from Phase 2 to Phase 1) outside of these planned metrics in situations where rapid COVID-19 spread requires more immediate action.



Phases

The State of Washington will begin the Healthy Washington – Roadmap to Recovery plan with only two phases while it continues to assess the evolving pandemic. Additional phases may be added in the future as the impact of continued vaccine distribution and other changes in COVID-19 response require.

Below are metrics and placement (as of January 8). Updated metrics will be available [here](#) through DOH.

	Increasing or High			Flattening		Decreasing or Low		
	Puget Sound	East	North	North Central	Northwest	South Central	Southwest	West
Phase as of 1/11/2021	Phase 1	Phase 1	Phase 1	Phase 1	Phase 1	Phase 1	Phase 1	Phase 1
Trend in 14-day rate of new COVID-19 cases per 100K population (1) (4) • 11/29–12/12/20 vs. 12/13–12/26/20	-27%	-28%	-31%	-24%	-25%	-4%	-27%	-1%
Trend in 14-day rate of new COVID-19 hospital admissions per 100K population (2) (4) • 12/6–12/19/20 vs. 12/20–1/2/21	+1%	+22%	+50%	-1%	+22%	+12%	-2%	+3%
Average 7-day percent occupancy of ICU staffed beds (2) (5) • 12/27–1/2/21	83%	69%	49%	76%	87%	93%	73%	86%
7-day percent positive of COVID-19 tests (1) (3) (6) • 12/13–12/19/20	7%	17%	4%	15%	6%	21%	16%	10%

(1) Data source: Washington Disease Reporting System

(2) Data source: WA HEALTH

(3) Data source: WA Department of Health negative labs dataset

(4) Decrease is -10% or more; flat is between 0% to less than -10%; and increase is more than 0%

(5) Low is less than 90%, high is 90% or more

(6) Low is less than 10%, high is 10% or more

Healthy Washington - Roadmap to Recovery

Activities	Phase 1	Phase 2
Social and At-Home Gathering Size — Indoor	Prohibited	Max of 5 people from outside your household, limit 2 households
Social and At-Home Gathering Size — Outdoor	Max of 10 people from outside your household, limit 2 households	Max of 15 people from outside your household, limit 2 households
Worship Services	Indoor maximum 25% capacity	Indoor maximum 25% capacity
Retail Stores (includes farmers' markets, grocery and convenience stores, pharmacies)	Maximum 25% of capacity, encourage curbside pick-up	Maximum 25% of capacity, encourage curbside pick-up
Professional Services	Remote work strongly encouraged, 25% capacity otherwise.	Remote work strongly encouraged, 25% capacity otherwise.
Personal Services	Indoor maximum 25% capacity.	Indoor maximum 25% capacity.
Eating and Drinking Establishments (establishments only serving individuals 21+ and no food remain closed)	Indoor dining prohibited. Outdoor dining, 11 PM close, maximum 6 per table, limit 2 households per table	Indoor dining available 25% capacity, 11 PM close. Outdoor dining available, maximum 6 per table, limit 2 households per table
Weddings and Funerals	Ceremonies are limited to a total of no more than 30 people. Indoor receptions, wakes, or similar gatherings in conjunction with such ceremonies are prohibited.	Ceremonies and indoor receptions, wakes, or similar gatherings in conjunction with such ceremonies are permitted and must follow the appropriate venue requirements. If food or drinks are served, eating and drinking requirements apply. Dancing is prohibited.
Indoor Recreation and Fitness Establishments (includes gyms, fitness organizations, indoor recreational sports, indoor pools, indoor K-12 sports, indoor sports, indoor personal training, indoor dance, no-contact martial arts, gymnastics, climbing)	Low risk sports (including dance, no-contact martial arts, gymnastics, and climbing) permitted for practice and training only in stable groups of no more than 5 athletes. Appointment based fitness/training; 45-minute max session, no more than 1 customer/athlete per room or per 500/sq. ft. for large facilities.	Low and moderate risk sports competitions permitted (no tournaments). Fitness and training maximum 25% capacity.
Outdoor Sports and Fitness Establishments (outdoor fitness organizations, outdoor recreational sports, outdoor pools, outdoor parks and hiking trails, outdoor campsites, outdoor K-12 sports, outdoor sports, outdoor personal training, outdoor dance, outdoor motorsports)	Low and moderate risk sports permitted for practice and training only (no tournaments). Outdoor guided activities, hunting, fishing, motorsports, parks, camping, hiking, biking, running, snow sports, permitted.	Low, moderate, and high-risk sports competitions allowed (no tournaments), maximum 200 including spectators.
Indoor Entertainment Establishments (includes aquariums, indoor theaters, indoor arenas, indoor concert halls, indoor gardens, indoor museums, indoor bowling, indoor trampoline facilities, indoor cardrooms, indoor entertainment activities of any kind, indoor event spaces)	Private rentals/tours for individual households of no more than 6 people permitted. General admission prohibited.	Maximum 25% capacity. If food or drinks are served, eating and drinking requirements apply.
Outdoor Entertainment Establishments (includes zoos, outdoor gardens, outdoor aquariums, outdoor theaters, outdoor stadiums, outdoor event spaces, outdoor arenas, outdoor concert venues, rodeos)	Ticketed events only: Groups of 10, limit 2 households, timed ticketing required.	Groups of 15, limit 2 households per group, maximum 200 including spectators.

NOTE: Live entertainment is no longer prohibited but must follow guidance above for the appropriate venue. Long-term Care facilities, professional and collegiate sports remain governed by their current guidance/proclamation separate from this plan.

- *Find the Roadmap to Recovery chart in your 'Handouts' section*
- *Full WA State COVID-19 Reopening Guidance for Businesses and Workers at <https://www.governor.wa.gov/issues/issues/covid-19-resources/covid-19-reopening-guidance-businesses-and-workers>*

Q&A

Please use the 'Questions' section in the side bar.



SBA Funding Updates

AJ Cari, Small Business Advocate, Office of Economic Development



Key features of the new stimulus package

- \$284B for renewed Paycheck Protection Program, including added flexibility and changes to the program
- Extension to SBA Economic Injury Disaster Loan (EIDL) and \$20B for additional Loan Advance grants
- \$15B grants for shuttered live venues through SBA



Paycheck Protection Program



Paycheck Protection Program Basics



- Forgivable loan
- Loan amount based on 2.5 times average monthly payroll
- 100% of loan forgiven based on 60%/40% split - where at least 60% of loan utilized for payroll and balance used for rent, mortgage, interest, utilities
- For expenses during covered period of 24 weeks after loan funds received

Key PPP Changes



- PPP is now open to new and previous borrowers
- Businesses in Accommodation and Food Service industries (NAICS code 72) may receive loans of up to 3.5 times average monthly payroll
- Borrower may elect covered period between 8 and 24 weeks after loan funding
- Simplified forgiveness application for loans <\$150K, yet to be defined
- Second time borrowers must document 25% revenue reduction on an annual basis 2019 to 2010 or quarterly basis comparing same quarter 2020 to 2019 (not required for first time borrowers)



Additional Eligible Expenses

- Operations expenditures - including payment for any software, cloud computing, and other human resources and accounting needs
- Property damage costs - including costs related to property damage due to public disturbances that occurred during 2020 that are not covered by insurance
- Supplier costs - including expenditures to a supplier pursuant to a contract, purchase order, or order for goods in effect prior to taking out the loan that are essential to the recipient's operations at the time at which the expenditure was made.
- Worker protection expenditures - including PPE and adaptive investments to help business comply with COVID health and safety guidelines.



PPP Eligibility



- Must be in business on or before Feb 15, 2020
- Targeted to smaller, harder-hit businesses, with a maximum loan amount of \$2M
- No more than 300 employees
- Businesses may qualify for 2nd PPP loan if they have spent or will fully spend first PPP loan and demonstrate at least a 25% reduction in gross receipts comparing like periods between 2019 and 2020. (Revenue loss not required for first time PPP loan)
- Eligible entities include businesses, certain non-profit organizations, housing cooperatives, veteran organizations, tribal businesses, self-employed individuals, sole proprietors, independent contractors, and small agricultural co-operatives. 501(c)(6) and Destination Marketing Organizations are also now eligible.

Simplified Forgiveness for loans < \$150k



- Description of number of employees the borrower was able to retain because of PPP loan
- Estimated total amount of PPP loan spent on payroll costs
- Total PPP loan amount
- Borrower provided required certification and complied with Paycheck Protection Program
- Borrowers required to retain relevant records related to employment for four years and other records for three years. SBA may review and audit to prevent fraud.
- Forms yet to be provided

Prepare for PPP



- ☐ For 2nd PPP loan, revenue comparison demonstrating COVID impact, forms yet to be defined
- ☐ 2019 business tax return, personal tax return if sole proprietor
- ☐ IRS forms 940 and 941 (these are annual and quarterly payroll reports)
- ☐ Payroll calculator
- ☐ Driver license
- ☐ Validate ownership 20% or more
- ☐ Articles and bylaws
- ☐ Businesses can apply with their local PPP lender. City is working with partner lenders including National Development Council, Business Impact NW, Verity Credit Union and Key Bank who have indicated they will participate in the PPP program as lenders.
- ☐ Application deadline March 31, 2021



SBA EIDL and EIDL Advance Basics



- Disaster loan: 30-year loan at 3.75% for businesses, 2.75% for nonprofits
- No prepayment penalty or fees
- Loan amount generally determined by 6 months of losses
- Utilized for capital and normal operating expenses
- Collateral only required for loans over \$25K
- EIDL Advance was a grant for \$1K per employee up to \$10K, counted towards your approved EIDL amount.



SBA EIDL and EIDL Advance Changes



- SBA EIDL and Advance extended through Dec 31, 2021
- EIDL Advance targets businesses in low-income communities
- If a business previously received the loan advance and is located in a low-income community, it can receive the balance up to \$10K
- New applicants in low-income communities that did receive grant can apply for full \$10K
- EIDL Advance is no longer deducted from PPP forgiveness amount

SBA EIDL and EIDL Advance Changes



- EIDL utilized for operation expenses, not equipment, refinancing or relocation
- EIDL payments are still deferred one year from loan funding
- EIDL is one loan per business, business can request loan increase
- To check status of EIDL call 1800 659-2955 and ask for Tier 2
- To request increase or change to EIDL or dispute underwriting, contact pdcrecons@sba.gov
- Information and application here <https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/economic-injury-disaster-loans>



Grants for Shuttered Live Venue Operators

- \$15B for live venue operators, promoters, theatrical producers, live performing arts organization operators, museum operators, motion picture theatre operators, or talent representatives who demonstrate at least a 25% reduction in revenues.
- \$2B set aside for these entities that employ no more than 50 FTE
- Initial grant of up to \$10M to an entity and a supplemental grant that is equal to 50% of initial grant.
- For the first 14 days of implementation of the program, grants shall only be awarded to entities with 90% or greater revenue loss.
- Second 14 days of implementation grants shall only be awarded to entities with 70% or greater revenue loss.
- After these two periods, grants shall be awarded to all other eligible entities.
- Grants shall be used for expenses such as payroll costs, rent, utilities, and personal protective equipment

Employee Retention Tax Credit (ERTC)

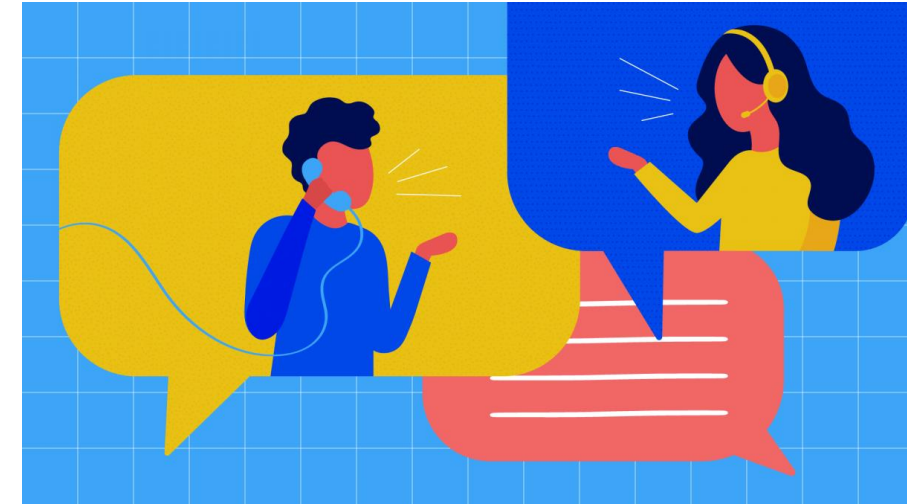
- Can use both PPP and ERTC now: Those who receive a PPP can qualify for the ERTC for wages that are not forgiven with PPP proceeds
- The ERTC credit is a reduction in the amount due on 941/940 reports of up to 70% of qualified wages
- Requires a year over year gross revenue decline of 20% or more
- Establishes a credit limit of \$10,000 per employee per quarter
- Allows businesses with 500 or fewer employees to advance the credit based on wages paid in the same quarter in a previous year
- Additional information and rules on the ERTC are available and more will be coming
- Link to IRS website – not updated for ERTC as of 1/8/21

www.irs.gov/newsroom/faqs-employee-retention-credit-under-the-cares-act



OED Assistance

- SBA Loan Assistance – PPP Forgiveness, EIDL
- Unemployment Assistance
- Safe Start business reopening
- General Permitting
- Commercial Rent or landlord issues
- Utility Relief
- Other: Business License help, Consulting Resources, etc.



Connect with OED

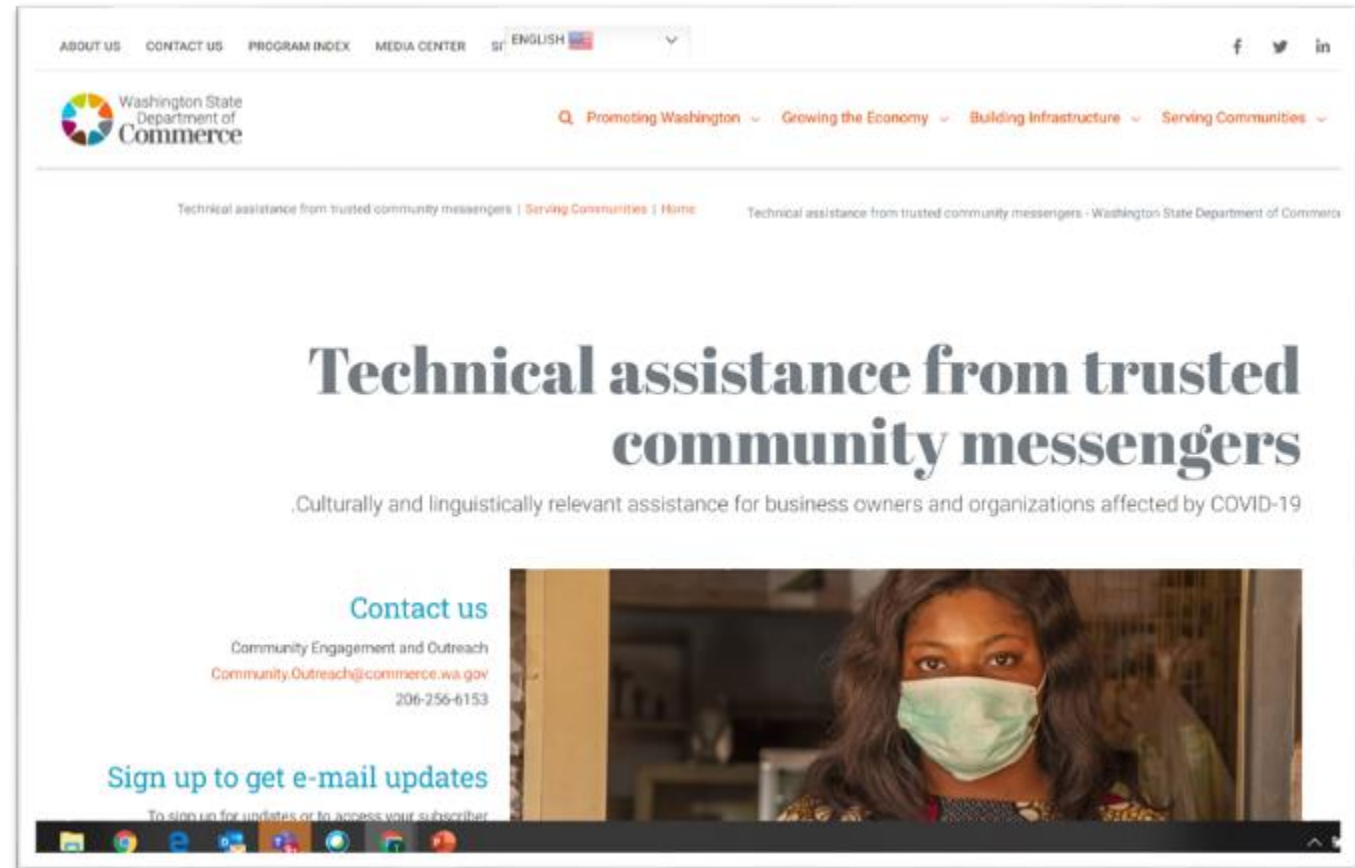
In-language assistance for: Spanish, Vietnamese, Cantonese, Mandarin, Somali, Amharic, Korean, English, + Language Line for other languages

- Leave Voicemail, Email or Fill Out Form in language:
 - 206-684-8090
 - OED@SEATTLE.GOV
- Team member will call business back in language or using language line



Other Language Assistance

- SBDC is referring to Washington State Dept of Commerce
- Many local organizations are listed as language support



<https://www.commerce.wa.gov/serving-communities/technical-assistance-from-trusted-community-messengers/>

Questions

Upcoming Webinars and Info from the Washington Small Business Development Center

<https://wsbdc.ecenterdirect.com/events/99271349>

<https://wsbdc.org/protect-your-business/coronavirus-business-survival/>

<https://ndconline.org/small-business-lending/washington/>



Q&A

Please use the 'Questions' section in the side bar.



Small Business Relief Updates

Domonique Meeks, Sarah Domondon, Small Business Advocates, Office of Economic Development



Relief for small businesses: recap

- Assistance to access SBA loans
- Relief for Utility Payments
- Temporary moratorium halting commercial evictions
- Expansion of Small Business Stabilization Fund
- Temporary restaurant loading zones and outdoor permitting



Updates

Relief moratoriums extended into 2021:

Relief for Utility Payments: Late fees on delinquent utility accounts are suspended. The Seattle Public Utilities Utility Discount Program's Self-Certification Pilot Program is extended until June 30, 2021, which can lower Seattle City Light bills by 60 percent and Seattle Public Utility bills by 50 percent.

- Contact Utility Discount Program at UDP@seattle.gov or (206) 684-0268 (TTY/TDD: 206-233-2778). Our call-in hours are Monday to Friday, 8:30 a.m. - 4:00 p.m.



Updates

Relief moratoriums extended into 2021:

Moratorium on Eviction of Nonprofit and Small Business Commercial Tenants:

Halts evictions and prevents tenants from incurring late fees, interest, or other charges due to late payment of rent during the moratorium. Renters may not be evicted in the City unless they present an imminent threat to life and safety.

- Through March 31, 2021; Applies to independently-owned businesses with 50 employees or fewer per establishment, state nonprofits, and 501(c)(3) nonprofits.
- Lease Amendment Toolkit: <http://www.seattle.gov/office-of-economic-development/covid-19/covid-19-commercial-lease-amendment-toolkit>



Updates

\$5M Funding Relief Package:

\$5M Relief Package passed by Council 12/14/2020

- \$2.5 million will go to hospitality workers
- \$2.5 million will go to restaurants and bars

Recent data indicates that over 600 restaurants and bars have permanently shut down in Seattle since the COVID-19 pandemic began.



Updates

\$5M Funding Relief Package:

\$5M Relief Package passed by Council 12/14/2020

- \$2.5 million will go to hospitality workers
 - *Administered through HSD via Wellspring Family Services*
- \$2.5 million will go to restaurants and bars
 - *Administered through OED from pool of Small Business Stabilization Fund applicants*



Hospitality Worker Emergency Relief Fund

The City of Seattle Human Services Department has partnered with Wellspring Family Services to provide one-time cash assistance up to \$1,000 to help meet the basic needs of workers in the hospitality industry impacted by the COVID-19 crisis.

The Hospitality Worker Emergency Relief Fund will serve **low-income, hospitality workers who live and work in Seattle** and have lost their jobs or experienced a pay reduction due to employment changes and business closures during the COVID-19 pandemic.



Hospitality Worker Emergency Relief Fund

- To meet income qualifications, households must make 60% or less of area median income (AMI) as follows:

1	2	3	4	5	6	7	8
\$50,160	\$57,360	\$64,500	\$71,640	\$77,400	\$83,160	\$88,860	\$94,620

- Application period: **January 11 – February 1, 2021.**
- The application and answers to your questions can be found here: <https://hospitality.wellspringfs.org/>





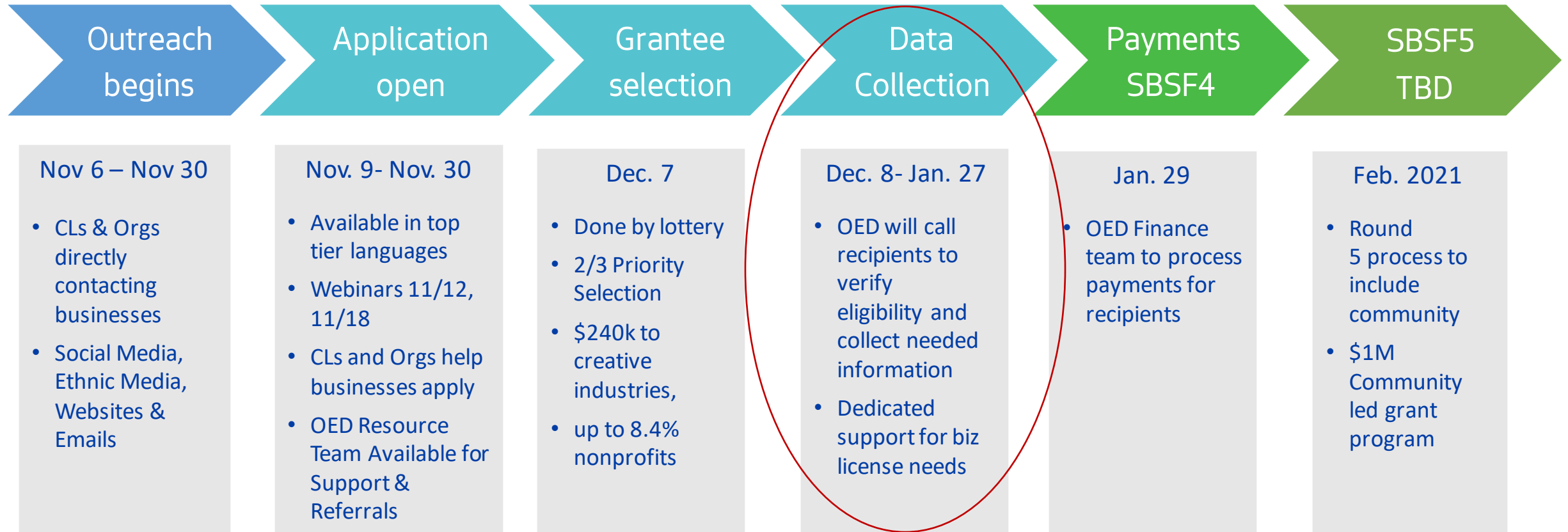
\$2.5 million for Restaurants & Bars

Grant will be split evenly between all bars and restaurants in Seattle that:

- Applied for SBSF this round
- Submitted a 2019 Seattle B&O tax return
- Have an up-to-date business license within 30 days
- Are still open

We have partnered with Scholarship Junkies to contact businesses and administer funds. www.scholarshipjunkies.org

SBSF Round 4 update



Small Business Stabilization Fund Update

SBSF Round 4

- 237 total grants, 129 completed
- Remaining grants by end of Jan.



SBSF5: \$1 million Community Directed

- OED will issue a Request for Proposals (RFP) to hire an organization to determine criteria, process
- Granting will be facilitated by OED



Seattle Dept of Education & Early Learning Recovery Grants



- The City of Seattle has more than \$2 million dollars for childcare providers through our Child Care Stabilization Fund.
- Funding is available to licensed childcare providers; family, friend, and neighbor caregivers; and school-age programs currently open and operating in Seattle.
- Applications will be open from Friday, January 15 through Wednesday, January 27, 2021 for licensed childcare providers and school-age programs.
- For family, friend and neighbor caregivers, the application will be open from Friday, January 15 through Friday, January 29, 2021.
- Watch your email or follow @SeattleDEEL on Facebook or Twitter for updates.
- Our partner, Child Care Resources, is making this opportunity available. Please reach out to your Child Care Resources' Coach for assistance with your application. If you do not have a Coach, please call Child Care Resources' Provider Support Line at 1-800-446-1114.



Q&A

Please use the 'Questions' section in the side bar.



SDOT Permit Options

Casey Rogers, SDOT Street Use, Public Space Management, Department of Transportation



Q&A

Please use the 'Questions' section in the side bar.



Thank you

Stay tuned as we plan to resume our bi-weekly schedule!

